



# UMB Health Savings Accounts

## UMB Financial Corporation

UMB Financial Corporation is a financial services holding company headquartered in Kansas City, Mo., offering banking, asset management, health spending solutions and related financial services to both individual and business customers nationwide. Its banking subsidiaries own and operate 136 banking centers throughout Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska and Arizona and consumers have access to more than 600 ATMs.

Since 1913, we have remained true to our legacy, business strategies and leadership principles. As the 2nd largest bank holding company headquartered in Missouri, with more than \$9 billion in assets, UMB has a business model that is time tested and successful.

- Our strong **performance indicates a healthy financial services company** – and that allows us to better serve our customers.
- We don't follow fads or take unnecessary risks. Instead, we take **calculated risks** based on relationships with our customers.
- Our **disciplined** approach benefits customers across all UMB financial services.
- We provide **consistency** in our counsel and approach to meet your needs.

## UMB Healthcare Services

UMB Healthcare Services has been at the forefront of healthcare payment solutions since 1996. We have gained a notable position as one of the country's leading providers of Health Savings Accounts (HSAs) as the custodian for more than \$140 million in HSA assets, with accountholders from coast to coast. We are also a leading provider of healthcare debit cards, with over 1.1 million cards issued.

UMB is a recognized leader in healthcare and financial services, with national leadership roles on the American Bankers Association HSA Council and America's Health Insurance Plan's HSA Council. We deliver innovative back office processing to insurance companies, third party administrators and healthcare software companies; and turn-key solutions to employers, making implementation and adoption of UMB HSAs simple and straightforward.

## Health Savings Accounts

All contributions to your HSA are initially made to an HSA Base Account, a deposit account with UMB Bank, n.a. Funds held in the HSA Base Account are insured by the FDIC to the maximum amount permitted by law. However, if you have more money in your account than you need to pay for your qualified medical expenses and related fees, you can invest additional funds by opening an HSA Money Market Sweep Account\* with UMB Bank or an HSA Self-directed Brokerage Account with UMB Financial Services, Inc.\*\*

## HSA Money Market Sweep Account\*

An HSA Money Market Sweep Account provides you with an investment option that may allow you to earn higher yields on your HSA funds, while having the funds quickly available to pay for your medical expenses. With the Money Market Sweep Account, funds in your HSA Base Account in excess of a specified (peg) balance limit, currently \$1,000 but subject to change, are automatically swept on a daily basis into a money market mutual fund account. UMB will purchase shares of the money market fund in the amount of your excess balance. Then, as you continue contributions, additional dollars are moved into the sweep account. In the event you have medical expenses that cause your HSA Base Account balance to fall below the required balance limit, shares of the fund in your sweep account are sold to cover the shortfall. Certain fees apply.

[umb.com](http://umb.com)





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## HSA Self-directed Brokerage Account

### A Self-directed Brokerage Account through UMB Financial Services, Inc.\*\*

The HSA Self-directed Brokerage Option allows you to invest excess funds from your HSA Base Account into a self-directed brokerage account that is part of your HSA, thereby giving you the opportunity to manage your own investments. To be eligible to open a Self-directed Brokerage Account for your HSA funds through UMB Financial Services, you must have the required balance limit of \$1,000 in your Base Account plus the initial minimum investment amount for the fund(s) you wish to purchase.

Once your UMB Financial Services HSA Self-directed Brokerage Account is open, UMB will provide a Trading Authorization to UMB Financial Services that will give you the authority to place purchase and redemption orders for your Brokerage account. You may direct the purchase of shares in any one or more mutual funds from a number of nationally recognized fund families, including:

- AIM
- Federated
- Fidelity
- Franklin Templeton
- Oppenheimer
- UMB Scout Funds

Certain minimum investment amounts may apply, which may vary by fund, and certain fees apply.

You will also have access to helpful investing tools to help you in your investing process.

For more information about investment options go to <https://hsa.umb.com>

\*The peg balance is set to determine the amount of money to move in and out of the money market mutual fund. Balances in the HSA Base Account up to the peg balance are FDIC insured. Any funds over the peg balance are an investment in a money market mutual fund.

Investments in a money market mutual fund are not deposits in UMB Bank, n.a. or any other financial institution and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market mutual fund.

\*\*Funds in your HSA Brokerage Account are not FDIC insured. Securities in your HSA Brokerage Account are offered through UMB Financial Services, Inc. Member FINRA, SIPC. UMB Financial Services, Inc. is a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly-owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks. UMB Financial Services, Inc. is not a registered broker/dealer in Hawaii or Puerto Rico.

Before investing in a mutual fund, you should consider the Fund's investment objectives, risks, charges and expenses carefully. For a prospectus which contains this and other information about the available fund families, please call the numbers below:

AIM Funds	800-959-4246
Federated Investments	800-245-4770
Fidelity Investments	800-642-4585
Franklin Templeton Investments	800-632-2301
Oppenheimer Funds	888-470-0862
UMB Scout Funds	800-996-2862

Please read the prospectus carefully before you invest or send money.

The UMB Scout Funds are distributed by UMB Distribution Services, LLC, an affiliate of UMB Financial Corporation. Scout Investment Advisors, Inc., a subsidiary of UMB Bank n.a., serves as the investment adviser to the UMB Scout Funds.

Investments in securities, whether through the money market sweep account or through the HSA Brokerage Account: NOT FDIC INSURED / MAY LOSE VALUE / NO BANK GUARANTEE.

“UMB” and “Scout” – Reg. U.S. Pat. & Tm. Off.

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